

CENTURY FINANCIAL SERVICES CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3632756	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$499	\$521	4.2%		
Loans	\$320	\$313	-2.1%		
Construction & development	\$56	\$45	-18.8%		
Closed-end 1-4 family residential	\$47	\$42	-9.5%		
Home equity	\$22	\$21	-4.9%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-5.4%		
Commercial & Industrial	\$88	\$87	-1.2%		
Commercial real estate	\$102	\$112	10.3%		
Unused commitments	\$79	\$72	-8.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$83	\$124	49.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$38	\$49	27.4%		
Cash & balances due	\$29	\$6	-77.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$17	-2.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$18	\$20	11.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$443	\$464	4.6%		
Deposits	\$390	\$425	9.1%		
Total other borrowings	\$51	\$36	-29.8%		
FHLB advances	\$36	\$36	-0.2%		
Equity					
Equity capital at quarter end	\$56	\$57	1.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	10.9%	--		
Tier 1 risk based capital ratio	15.0%	15.5%	--		
Total risk based capital ratio	16.2%	16.7%	--		
Return on equity ¹	8.6%	4.0%	--		
Return on assets ¹	1.0%	0.4%	--		
Net interest margin ¹	4.5%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.8%	35.0%	--		
Loss provision to net charge-offs (qtr)	18.0%	103.9%	--		
Net charge-offs to average loans and leases ¹	3.1%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.2%	22.0%	3.7%	0.4%	--
Closed-end 1-4 family residential	0.8%	6.1%	0.0%	0.2%	--
Home equity	0.2%	2.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.0%	0.0%	--
Commercial & Industrial	1.2%	1.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.5%	0.0%	0.0%	--
Total loans	3.6%	4.7%	0.8%	0.1%	--